

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-20194
Mari Carratura and Judge: _____
Joseph Carratura
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: August 31, 2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/YR Initial Debtor: /s/MC Initial Co-Debtor: /s/ JC

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on June 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$540.00 for 45 months starting on January 1, 2019

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2150.00
DOMESTIC SUPPORT OBLIGATION	Priority;	None

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mid America Mortgage, Inc	1324 Anchor Avenue, Beachwood NJ 08722	\$17,039.68	-0-	\$17,039.68	\$1467.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
none			

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees and Child Support Arrears and Mortgage Arrears
- 3) Other Secured Creditors;
- 4) UNSECURED CLAIMS;

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 31, 2018.

Explain below **why** the plan is being modified:

Modified the plan to include mortgage arrearage and also extended the plan to 60 months to make it feasible;

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: August 31, 2018

/S/ YAN RUDIKH, ESQ.
Attorney for the Debtor

Date: August 31, 2018

/S/ Maria G. Carratura
Debtor

Date: August 31, 2018

/s/ Joseph B. Carratura
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: August 31, 2018

/S/ YAN RUDIKH, ESQ.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 31, 2018

/S/Maria G. Carratura
Debtor

Date: August 31, 2018

/a/ Joseph B. Carratura
Joint Debtor

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Maria G. Carratura
Jospeh B Carratura
DebtorsCase No. 17-20194-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 62

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db/jdb
cr +Maria G. Carratura, Jospeh B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202
+First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
229 Broad Street, Red Bank, NJ 07701-2009
cr +Mid America Mortgage, Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
516832537 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
516832533 AllianceOne Receivables Management Inc., PO Box 11357, Tacoma, WA 98411-0357
516832535 +Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610
516967579 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516832541 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
516832542 +Collection Bureau Of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837
516832543 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
516832545 ERC, Po Box 23870, Jacksonville, FL 32241-3870
516832546 +ERS Solutions, Inc, PO Box 9004, Renton, WA 98057-9004
516832548 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
516832549 +Foreclosure Processing Services, Superior Court Clerk s Office,
25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148
516832550 GC Services, P.O. Box 3865, Houston, TX 77253
516832551 +Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517106254 +JCPL, Firstenergy, 101 Crawfords Corner Rd, Bldg # 1 Stel-511, Holmdel, NJ 07733-1976
516832556 Jersey Central Power and Light, PO Box 16001, Reading, PA 19612-6001
516832560 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517116222 +MID AMERICA MORTGAGE, INC., Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516832562 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
516832563 Merchants Credit Gide Co., 223 W Jackson Vld #400.00, Chicago, IL 60606
516832564 +Mid America Mortgage Inc, 15301 Spectrum Dr #405, Addison, TX 75001-6877
516832568 +NJ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
516889334 +NJ Turnpike Authority, Att: Mark Schneider, 581 Main St POB 5042,
Woodbridge, NJ 07095-5042
516832567 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
516832569 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905
516832570 Ocean County Court Special Civil Part, P.O. Box 2191, Toms River, NJ 08754-2191
516832571 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Rd, Suite 100,
Mount Laurel, NJ 08054-3437
516832572 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
516832574 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
517015615 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
517023847 +TD Bank, Att: Richard Tracy, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835
516832578 TRI-State Adjustments, Inc, PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2018 23:41:37 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 04 2018 23:41:33 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235516847301 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 04 2018 23:41:48
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088516832538 +E-mail/Text: legal@arsnational.com Sep 04 2018 23:41:10 ARS National Services, Inc,
PO Box 1259, Oaks, PA 19456-1259516832534 +E-mail/Text: roy.buchholz@allianceoneinc.com Sep 04 2018 23:40:41
AllianceOne Receivables Management, Inc., P.O. Box 3111, Southeastern, PA 19398-3111516832536 E-mail/Text: ally@ebn.phinsolutions.com Sep 04 2018 23:40:41 Ally, PO Box 380902,
Bloomington, MN 55438-0902516832539 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2018 23:46:10 Capital One,
15000 Capital One Dr, Richmond, VA 23238

516832540 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2018 23:47:06

Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083

516832544 +E-mail/Text: bknotice@ercbpo.com Sep 04 2018 23:41:42 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412516832547 +E-mail/Text: nculp@firstffcu.com Sep 04 2018 23:42:27 First Financial Fed Cu, Po Box 1172,
Toms River, NJ 08754-1172516950367 E-mail/Text: laura@redbanklaw.com Sep 04 2018 23:40:42
First Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,
PO Box 610, Red Bank, NJ 07701-0610516832554 E-mail/Text: cio.bncmail@irs.gov Sep 04 2018 23:40:57 Internal Revenue Service,
44 South Clinton Ave, Trenton, NJ 08601516832557 +E-mail/Text: sriviera@jncollect.com Sep 04 2018 23:41:26 Jonathan Neil & Associates, Inc,
Po Box 7000, Tarzana, CA 91357-7000516832558 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 04 2018 23:40:47 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Sep 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516832561 +E-mail/Text: laura@redbanklaw.com Sep 04 2018 23:40:42 McKenna, Dupont, Higgins & Stone,
229 Broad Street, Red Bank, NJ 07701-2009
516832565 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517086605 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding LLC,
PO Box 2011, Warren MI 48090-2011
516832566 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 04 2018 23:41:33 Midland Funding, LLC,
PO Box 603, Oaks, PA 19456-0603
517104170 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:46:41
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517094726 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:46:12
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517094819 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:54
Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541
516832573 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2018 23:58:48
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516832575 +E-mail/Text: bkrpt@retrievalmasters.com Sep 04 2018 23:41:33 RMCB, P.O. Box 1235,
Elmsford, NY 10523-0935
516832576 +E-mail/Text: bankruptcy@sccompanies.com Sep 04 2018 23:42:42 Seventh Avenue, 1112 7th Ave,
Monroe, WI 53566-1364
516909066 +E-mail/Text: bankruptcy@sccompanies.com Sep 04 2018 23:42:42 Seventh Avenue,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516836708 +E-mail/PDF: gecsed@recoverycorp.com Sep 04 2018 23:46:33 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516832577 E-mail/Text: bankruptcy@td.com Sep 04 2018 23:41:41 Td Bank N.A., 70 Gray Rd,
Portland, ME 04105
516944820 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 04 2018 23:46:21 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516832559 LoanCare
516832552* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, PO Box 65507,
Wilmington, DE 19808-0507)
516832555* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)
516832553* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Mid America Mortgage, Inc. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee USTFRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Sep 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Yakov Rudikh on behalf of Joint Debtor Jospeh B Carratura yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh on behalf of Debtor Maria G. Carratura yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8